



Order Filed on October 31, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption is in Compliance with D.N.J.L.BR. 9004-2(c)
Douglas J. Smillie (DS 1052)
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Attorneys for Manufacturers & Traders Trust
Company

In Re:

GARY STILWELL, SR. and
AMY STILWELL

Case No.: 19-20291-MBK

Hearing Date: October 23, 2019

Judge: Michael B. Kaplan

Chapter: 13

Recommended Local Form: ☐ Followed ☒ Modified

**· CONSENT ORDER RESOLVING OBJECTION OF SECURED CREDITOR,
MANUFACTURER'S & TRADERS TRUST (M&T), TO THE CHAPTER 13 PLAN**

The relief set forth on the following page, numbered two (2) is hereby ORDERED.

DATED: October 31, 2019

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtor: Gary Stilwell, Sr. and Amy Stilwell

Case No.: 19-20291-MBK

Caption of Order: CONSENT ORDER RESOLVING OBJECTION OF SECURED CREDITOR, MANUFACTURER'S & TRADERS TRUST (M&T), TO THE CHAPTER 13 PLAN

This Consent Order is entered into by and between the Debtors, Gary Stilwell, Sr. and Amy Stilwell, by and through their counsel, William H. Oliver, Jr., and Manufacturers & Traders Trust Company ("M&T"), by and through its counsel, Fitzpatrick Lentz & Bubba, P.C. in order to resolve M&T's Objection to Confirmation filed with this Court on July 3, 2019.

It is hereby stipulated and agreed by and between Debtors and M&T as follows:

ORDERED the Debtor and Secured Creditor agree upon the value of the vehicle as \$9,250.00; and

ORDERED that within fifteen (15) days of the entry of this order, the Secured Creditor will file an Amended Proof of Claim; and

ORDERED that the Debtor shall pay the total prepetition arrears owed to the Secured Creditor in the amount of \$9,250.00 at 6.7% interest for a total amount of \$10,236.00; and

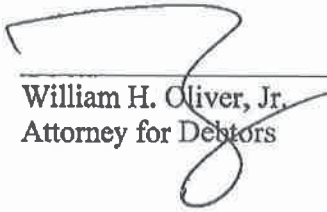
ORDERED that the Trustee is authorized to pay the Secured Creditor in the amount of \$9,250.00 at 6.7% totaling \$10,236.00 for the life of the plan (three years).

ORDERED that secured creditor, Manufacturers & Traders Trust Company (M&T) is not required to release the lien until the debtors' receive a discharge of the unsecured portion.

Consent to the foregoing is hereby made:



Douglas J. Smilie
Attorney for M&T Bank



William H. Oliver, Jr.
Attorney for Debtors